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## APPLICATION FOR THE CITY OF VINELAND HOME OWNERSHIP ASSISTANCE PROGRAM (HOAP)

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First Name

Middle Initial

Last Name

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Home Phone

Work Phone

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Mailing Address

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City

State

Zip

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How did you hear about this program?

Priority will be given to applicants who currently rent within the program target area and plan to buy the same house they are now renting. Do you plan to buy the house you are now renting?

Yes

No

By signing below, you indicate that you are aware that this program:

- Allows you six months to go to settlement on a one-family or two-family residential property located within the HOAP target area (map and street listing available upon request);
- Requires that you are responsible for locating an eligible house and securing a mortgage;
- Provides down payment and closing cost assistance of up to \$5,000, pending availability of funds. Assistance is in the form of a no-interest secondary mortgage on the property you are purchasing. To receive assistance, you will be required to sign a contract in which you agree to live in the property purchased under this program as your primary residence. The loan provided by this program is repayable in full at the time that you cease using the property purchased under this program as your primary residence.
- Requires participants to provide a minimum of \$500 toward the down payment and closing costs of the purchase, not including funds from this or any other government program;
- Provides funds only at or after settlement on the property and only for closing costs and/or down payment.

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Signature of applicant

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Date

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Signature of co-applicant (if any)

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Date

Please complete the appropriate statement:

1. I have already been approved for a mortgage.

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Lender

2. I have an agreement to purchase a home in the HOAP target area.

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Address

3. I am currently working with a realtor to find a home to buy in the HOAP target area.  
(If both 2 and 3 apply to you, please STOP here and return the form.)

4. I am currently working with a lender to secure a mortgage approval.

5. I have not yet begun to look for a house or secure a mortgage.

6. I need help to determine if I am financially ready for home ownership at this time.

7. I need additional information (please explain)

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